Appl. No. 10/051,353 Amdt. dated March 19, 2009 Reply to Office Action of July 9, 2008

## Remarks

The present amendment responds to the final Official Action dated February 4, 2009. The Official Action rejected claims 1-4, 6, 9, 24, 25, 29, 30, and 32-36 under 35 U.S.C. 102(e) based on Freeny U.S. Patent No. 6,490,443 (Freeny). Claim 5 was rejected under 35 U.S.C. 103(a) based on Freeny in view of Drummond U.S. Patent No. 7,080,036 (Drummond). Claims 26-28 and 31 were rejected under 35 U.S.C. 103(a) based on Freeny in view of Drummond and further in view of Zalewski U.S. Patent No. 7,155,199 (Zalewski).

These grounds of rejection are addressed below. Claims 1, 5, 6, 9, 31 and 32 have been amended to be more clear and distinct. Claims 7, 8, and 10-23 were previously canceled. Claims 1-6, 9, and 24-36 are presently pending.

## The Art Rejections

The art rejections hinge on the application of Freeny, Freeny in combination with Drummond, or Freeny in combination with Drummond and Zalewski. As addressed in greater detail below, Freeny, Drummond, and Zalewski do not support the Official Action's reading of them and the rejections based thereupon should be reconsidered and withdrawn. Further, the Applicants do not acquiesce in the analysis of Freeny, Drummond, and Zalewski made by the Official Action and respectfully traverse the Official Action's analysis underlying its rejections.

The Official Action rejected claims 1-6, 9, 24, 25, 29, 30, and 32-36 under 35 U.S.C. 103(a) based on Freeny in view of Drummond. In light of the present amendments to claims 1, 6, and 9, this ground of rejection is respectfully traversed.

Claim 1, as amended, addresses a method of operating a self service terminal (SST). The method comprises the steps of receiving wireless communication signals from a mobile

03:21:19 p.m. 03-19-2009

11/14

9198061690

Appl. No. 10/051,353 Arndt. dated March 19, 2009 Reply to Office Action of July 9, 2008

computing device in the vicinity of an SST and engaging in communication with the device to detect one or more characteristics relating to device capabilities of the mobile computing device and user preferences of a user of the mobile computing device, displaying a series of transaction options to the user, the series of transaction options selected based upon details of the user retrieved from a remote server, and configuring an SST user interface of the SST to accommodate detected device capabilities and user preferences for the user. Configuration of the user interface of the SST includes adapting information presented on a display screen of the SST based on the mobile computing device capabilities and user preferences.

The limitations of claim 1 in the claimed combination are not taught and are not made obvious by Freeny. Freeny teaches systems and techniques for providing services to users of mobile devices, including detecting the proximity of a mobile device to a device delivering services to users. Depending on the service being provided, Freeny may deliver services from a delivery point to a mobile device without a need for the user to approach the delivery device, or may deliver services to the user through interaction with the user at the delivery point. Freeny may detect that the mobile device is in proximity to the delivery device such that services can be provided through the mobile device without a need to approach the delivery device, or on a closer approach to the delivery device, Freeny may detect that services are to be provided through the delivery device through interaction with a user.

The main thrust of Freeny is that he describes at length aspects of what he calls a pico pay system (PPS) and a proximity authorization system (PATAS). While throughout Freeny, the statement is made that his system can be incorporated into an ATM unit, see, for example, col. 2, lines 1 and 2; col. 4, line 48; col. 10, line 11, and col. 15, line 38, for example, as well as the text

Appl. No. 10/051,353 Amdt. dated March 19, 2009 Reply to Office Action of July 9, 2008

at cols. 17, 18 and 33 relied upon by the Official Action; that disclosure has little relevance beyond authorizing use of an ATM by a user.

Freeny does not address "displaying a series of transaction options to the user, the series of transaction options selected based upon details of the user verified from a remote server" as disclosed at page 7, line 11 et seq. of the present application and now claimed by claim 1. For example, if the user "frequently withdraws a certain amount of cash . . . then this option will be immediately accessible". Page 7, lines 13-15. Another example of a "transaction option" is if it is detected the user is employing a mobile phone "the option to transmit details of the user's balance or most recent transactions" via the short message facility as described at page 7, lines 15-19 and claimed by claim 32 as amended. Such adaptation allows for customization of menu options presented to a user using device capability and user preference information. Claim 1, as amended, therefore defines over the cited art and should be allowed.

Claim 6, as amended, addresses a method of operating a self service terminal (SST). The method comprises the steps of receiving wireless communication signals from a mobile computing device in the vicinity of an SST and engaging in communication with the device to identify selected capabilities of the device and to detect a digital signature of a user of the mobile computing device, displaying a series of transaction options to the user, the series of transaction options selected based upon details of the user retrieved from a remote server, and selecting features of a user interface to be presented to a user dependent on the detected capabilities of the mobile computing device. The features of the user interface are adapted so as to accommodate the detected capabilities of the mobile computing device. As noted above with respect to claim

Appl. No. 10/051,353 Amdt. dated March 19, 2009 Reply to Office Action of July 9, 2008

1, Freeny does not teach "displaying a series of transaction options" as claimed. Claim 6, as amended, therefore defines over the cited art and should be allowed.

Claim 9, as amended, addresses a self service terminal (SST) comprising a configurable user interface. The SST further comprises means for receiving wireless communication signals from a mobile computing device of a user in the vicinity of the SST and engaging in communication with the device to identify one or more of device capabilities and stored user preferences characterizing the mobile computing device. The SST also comprises means for displaying a series of transaction options to the user, the series of transaction options selected based upon details of the user retrieved from a remote server. The SST further comprises means for determining the configuration of the user interface to be presented so as to accommodate the device capabilities and user preferences. As noted above with respect to claim 1, Freeny does not teach and does not make obvious this claim as presently amended.

The Official Action relies on Drummond as teaching presentation of selected advertising and other information to customers, but Drummond teaches a method of programming an automated banking machine and presenting displays appropriate to a particular customer based on information in a stored customer profile. Drummond does not address detecting characteristics relating to device capabilities of a mobile computing device. Drummond does not address any adaptation or configuration of interfaces or other operational characteristics of a self service terminal based on any detected device capabilities of a mobile computing device. Drummond adapts to a customer based on the customer's profile, but does not contemplate the use of a mobile computing device by a customer or any need to adapt to such a computing device.

9198061690 03:21:59 p.m. 03-19-2009

Appl. No. 10/051,353 Amdt. dated March 19, 2009 Reply to Office Action of July 9, 2008

Drummond mentions a smart card as one possible source of profile information, but

Drummond contemplates that the smart card serves simply as a data store, and the automated

banking machine of Drummond does not communicate with the card to identify its capabilities

and does not adapt its operation based on capabilities of the card.

The Official Action rejected claims 26-28 and 31 based on Freeny in view of Drummond

and further in view of Zalewski. Claims 26-28 and 31 are dependent claims having claim 1 as a

base claim. Because claim 1 has been shown to be allowable, claims 26-28 and 31 should also

be allowed. It is noted that claims 31 and 32 as presently amended address specific features in

combination with claim 1 which are patentably distinct as a result of the further features recited

therein.

Conclusion

All of the presently pending claims, as amended, appearing to define over the applied

references, withdrawal of the present rejection and prompt allowance are requested.

Respectfully submitted

Reg. No. 30,210

Priest & Goldstein, PLLC

5015 Southpark Drive, Suite 230

14/14

Durham, NC 27713-7736

(919) 806-1600

11